

**Information to identify the case:**

Debtor 1	<b>Theresa N Clements</b>	Social Security number or ITIN	<b>xxx-xx-0771</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-70716-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Theresa N Clements  
fka Theresa N Clements

3/18/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Theresa N Clements  
 Debtor

Case No. 19-70716-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Mar 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2020.

db +Theresa N Clements, 103 Truman St, Hollidaysburg, PA 16648-1347  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270  
 15161963 +AmeriHome Mortgage, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888  
 15161965 +Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221-0215  
 15161967 +Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15161979 +DFS, LLC/Discover Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708-1577  
 15161980 +Financial Resources Fc, 520 Route 22 East, Bridgewater, NJ 08807-2489  
 15161981 +Kish Valley, 4255 E Main St, Rte 655, Belleville, PA 17004-9291  
 15161982 +Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904  
 15161985 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648  
 15161986 +Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 19 2020 04:47:11 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Mar 19 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15161962 +EDI: GMACFS.COM Mar 19 2020 07:58:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901  
 15161964 +EDI: BANKAMER.COM Mar 19 2020 07:58:00 Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998  
 15161966 +EDI: CAPITALONE.COM Mar 19 2020 07:58:00 Capital One / Boscov, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 15161969 +EDI: CITICORP.COM Mar 19 2020 07:58:00 Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15161970 +EDI: CITICORP.COM Mar 19 2020 07:58:00 Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15161971 +EDI: WFNNB.COM Mar 19 2020 07:58:00 Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 15161972 +EDI: WFNNB.COM Mar 19 2020 07:58:00 Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 15161973 +EDI: WFNNB.COM Mar 19 2020 07:58:00 Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 15161974 +EDI: WFNNB.COM Mar 19 2020 07:58:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 15161975 +EDI: WFNNB.COM Mar 19 2020 07:58:00 Comenity Bkl/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 15161977 +EDI: WFNNB.COM Mar 19 2020 07:58:00 Comenitybank/Sterling, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 15161976 +EDI: WFNNB.COM Mar 19 2020 07:58:00 Comenitybank/bonton, Po Box 182789, Columbus, OH 43218-2789  
 15161978 +EDI: WFNNB.COM Mar 19 2020 07:58:00 Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789  
 15161968 +EDI: JPMORGANCHASE Mar 19 2020 07:58:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850  
 15161983 +E-mail/Text: BKRMailOPS@weltman.com Mar 19 2020 04:46:23 Marks and Morgan/Sterling Jewelers, Attn: Bankruptcy, 375 Ghent Road, Akron, OH 44333-4601  
 15161984 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 19 2020 04:42:08 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 15161987 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchb/Nationwide/Brand D, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 15161988 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 15161989 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 15162435 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15161990 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 15161991 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 15161992 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 15161994 +EDI: TFSR.COM Mar 19 2020 07:58:00 Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409  
 15161993 +EDI: WTRRN BANK.COM Mar 19 2020 07:58:00 Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  
 15161995 +EDI: WFFC.COM Mar 19 2020 07:58:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 28

District/off: 0315-7

User: admin  
Form ID: 318

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Total Noticed: 39

Date Rcvd: Mar 18, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
MIDFIRST BANK  
aty\* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
Ebensburg, PA 15931-0270

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com,  
PA73@ecfcbis.com  
Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com, PA73@ecfcbis.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Shawn B. Cohen on behalf of Debtor Theresa N Clements shawn@attyslawncohen.com,  
notices@attyslawncohen.com; notices1@attyslawncohen.com; notices2@attyslawncohen.com; centralpabk@gm  
ail.com

TOTAL: 5